

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: ROBERTS, KEITH CARSON § Case No. 09-35860
ROBERTS, LORI MARIE §
§
Debtor(s) §

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that GLENN R. HEYMAN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30am on 03/06/2014 in Courtroom 644, United States Courthouse Courthouse, 219 S. Dearborn Street, Chicago, IL 60604. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 02/03/2014

By: /s/Glenn R. Heyman
Trustee

GLENN R. HEYMAN
135 S. LaSalle Street, #3705
Chicago, IL 60603
(312) 641-6777

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: ROBERTS, KEITH CARSON § Case No. 09-35860
ROBERTS, LORI MARIE §
Debtor(s) §

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 62,000.00
and approved disbursements of \$ 46,952.95
leaving a balance on hand of ¹ \$ 15,047.05

Balance on hand: \$ 15,047.05

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00
Remaining balance: \$ 15,047.05

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - GLENN R. HEYMAN	5,450.00	0.00	5,450.00
Attorney for Trustee, Fees - Crane, Heyman, Simon, Welch & Clar	3,557.50	0.00	3,557.50
Attorney for Trustee, Expenses - Crane, Heyman, Simon, Welch & Clar	114.86	0.00	114.86

Total to be paid for chapter 7 administration expenses: \$ 9,122.36
Remaining balance: \$ 5,924.69

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 5,924.69

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 5,924.69

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 11,197.36 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 52.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	CANDICA, L.L.C.	1,796.44	0.00	950.53
2	Alliant Credit Union	8,894.48	0.00	4,706.20
3	Quantum3 Group LLC agent for World Financial Network Nat'l	506.44	0.00	267.96

Total to be paid for timely general unsecured claims: \$ 5,924.69

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
Remaining balance: \$ 0.00

Prepared By: /s/GLENN R. HEYMAN

Trustee

GLENN R. HEYMAN
135 S. LaSalle Street, #3705
Chicago, IL 60603
(312) 641-6777

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Keith Carson Roberts
 Lori Marie Roberts
 Debtors

Case No. 09-35860-PSH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: cgreen
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Feb 04, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2014.

db #+Keith Carson Roberts, 274 Trowbridge Rd, Elk Grove Village, IL 60007-3821
 jdb #+Lori Marie Roberts, 274 Trowbridge Rd, Elk Grove Village, IL 60007-3821
 14502814 +Alexian Brothers Med Center, Bankruptcy Department, 800 Biesterfeld Rd.,
 Elk Grove Village, IL 60007-3396
 14502803 +Barclays Bank Delaware, Attn: Bankruptcy Dept., 125 S West St, Wilmington, DE 19801-5014
 14502808 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One, Attn: Bankruptcy Dept., Po Box 85520,
 Richmond, VA 23285)
 14502823 +CBA, Attn: Bankruptcy Department, PO Box 5013, Hayward, CA 94540-5013
 14502830 +Chase, Bankruptcy Department, 800 Brooksedge Blvd., Westerville, OH 43081-2822
 14502807 +Chase, Attn: Bankruptcy Dept., 800 Brooksedge Blvd, Westerville, OH 43081-2822
 14502825 Children's Memorial Med. Ctr., Bankruptcy Department, 75 Remittance Dr., Ste. 92611,
 Chicago, IL 60675-2611
 14502804 +Circuit City/Chase, Attn: Bankruptcy Dept., 201 N Walnut St # Del-10,
 Wilmington, DE 19801-2920
 14502822 +DS Waters of NA, Attn: Bankruptcy Dept., 5660 New North Side Dr., #500,
 Atlanta, GA 30328-5826
 14502797 +Dependon Collection SE, Attn: Bankruptcy Dept., PO Box 4833, Oak Brook, IL 60522-4833
 14502818 +Faith Regional Health, Attn: Bankruptcy Dept., PO Box 869, Norfolk, NE 68702-0869
 14502792 +Firstsource FIN Soluti, Attn: Bankruptcy Dept., 1900 W Severs Rd, La Porte, IN 46350-7855
 14502828 +Hauge Associates, Attn: Bankruptcy Dept., 2320 W. 49th Street, Sioux Falls, SD 57105-6557
 14502790 +KCA Financial SVCS, Attn: Bankruptcy Dept., 628 North St, Geneva, IL 60134-1356
 14502815 +MEA Elk Grove, LLC, Bankruptcy Department, PO Box 5964, Carol Stream, IL 60197-5964
 14502801 +Macy's/DSNB, Attn: Bankruptcy Dept., 9111 Duke Blvd, Mason, OH 45040-8999
 14502829 +Mage & Price, Attn: Bankruptcy Dept., 707 Lake Cook Rd #314, Deerfield, IL 60015-4933
 14502827 +Medical Business Bureau, Bankruptcy Department, PO Box 1219, Park Ridge, IL 60068-7219
 14502824 +Northwest Community Hospital, Attn: Bankruptcy Dept., 3060 Salt Creek #110,
 Arlington Heights, IL 60005-5027
 14502816 +Sears/Citibank, Bankruptcy Department, PO Box 182149, Columbus, OH 43218-2149
 14502811 +Target National Bank, Attn: Bankruptcy Dept., PO Box 673, Minneapolis, MN 55440-0673
 14502820 +Village of Hinsdale, Attn: Bankruptcy Department, 19 E. Chicago Ave.,
 Hinsdale, IL 60521-3489
 14502809 Wells Fargo Bank, Attn: Bankruptcy Dept., PO Box 5445, Portland, OR 97228

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14502821 E-mail/Text: KM@ARCONCEPTSINC.COM Feb 05 2014 01:22:59 A/R Concepts, Inc.,
 Bankruptcy Department, 33 W. Higgins Road #715, South Barrington, IL 60010-9103
 14502810 E-mail/Text: bankruptcy@alliantcreditunion.com Feb 05 2014 01:22:31 Alliant Credit Union,
 Attn: Bankruptcy Dept., 11545 W Touhy Ave, Chicago, IL 60666
 14502791 E-mail/Text: ebnbankruptcy@ahm.honda.com Feb 05 2014 01:15:57 American Honda Finance,
 Attn: Bankruptcy Dept., 2170 Point Blvd Ste 100, Elgin, IL 60123
 14502831 +E-mail/Text: g20956@att.com Feb 05 2014 01:22:47 AT&T Mobility, Bankruptcy Department,
 PO Box 6428, Carol Stream, IL 60197-6428
 14856360 +E-mail/Text: bncmail@w-legal.com Feb 05 2014 01:15:58 CANDICA, L.L.C.,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14502806 +E-mail/Text: ebnsterling@weltman.com Feb 05 2014 01:15:13 Kay Jewelers,
 Attn: Bankruptcy Dept., 375 Ghent Rd, Akron, OH 44333-4600
 14502795 E-mail/Text: bankruptcydepartment@ncogroup.com Feb 05 2014 01:16:17 NCO FIN/55,
 Attn: Bankruptcy Dept., PO Box 13570, Philadelphia, PA 19101
 14502817 +E-mail/Text: bankruptcydept@mcmcg.com Feb 05 2014 01:15:36 Midland Credit Management,
 Bankruptcy Department, 8875 Aero Dr., Ste. 200, San Diego, CA 92123-2255
 14502802 +E-mail/Text: bankruptcydepartment@ncogroup.com Feb 05 2014 01:16:17
 NCO Financial Systems, Inc, Bankruptcy Department, 507 Prudential Rd.,
 Horsham, PA 19044-2308
 14502798 +E-mail/Text: ebn@professionalrecoveryinc.com Feb 05 2014 01:22:41 Professional Recovery,
 Attn: Bankruptcy Dept., 7319 W Jefferson Blvd, Fort Wayne, IN 46804-6237
 18531297 E-mail/Text: bnc-quantum@quantum3group.com Feb 05 2014 01:15:23
 Quantum3 Group LLC as agent for, World Financial Network National Bank, PO Box 788,
 Kirkland, WA 98083-0788
 14502805 +E-mail/PDF: gecsed@recoverycorp.com Feb 05 2014 01:17:33 Sam's Club/GEMB,
 Attn: Bankruptcy Dept., PO Box 981400, El Paso, TX 79998-1400

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14502813* +Chase, Attn: Bankruptcy Dept., 800 Brooksedge Blvd, Westerville, OH 43081-2822
 14502793* +Firstsource FIN Soluti, Attn: Bankruptcy Dept., 1900 W Severs Rd, La Porte, IN 46350-7855
 14502794* +Firstsource FIN Soluti, Attn: Bankruptcy Dept., 1900 W Severs Rd, La Porte, IN 46350-7855
 14502800* +KCA Financial SVCS, Attn: Bankruptcy Dept., 628 North St, Geneva, IL 60134-1356
 14502796* ++MARLIN MEDCLR INOVISION, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308
 (address filed with court: NCO FIN/55, Attn: Bankruptcy Dept., PO Box 13570,
 Philadelphia, PA 19101)
 14502826* +Midland Credit Management, Bankruptcy Department, 8875 Aero Dr., Ste. 200,
 San Diego, CA 92123-2255

District/off: 0752-1

User: cgreen
Form ID: pdf006

Page 2 of 2
Total Noticed: 37

Date Rcvd: Feb 04, 2014

***** BYPASSED RECIPIENTS (continued) *****
14502799* +Professional Recovery, Attn: Bankruptcy Dept., 7319 W Jefferson Blvd,
Fort Wayne, IN 46804-6237
14502819 ##+Denis J. O'Connell DS, Attn: Bankruptcy Dept., 1102 S. Roselle Rd,
Schaumburg, IL 60193-4072
14502812 ##+Lane Bryant Retail, Attn: Bankruptcy Dept., 450 Winks Ln, Bensalem, PA 19020-5943
TOTALS: 0, * 7, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the
bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 06, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on February 3, 2014 at the address(es) listed below:

Glenn R Heyman on behalf of Trustee Glenn R Heyman, ESQ ,
slydon@craneheyman.com;ecrane@craneheyman.com
Glenn R Heyman, ESQ gheyman@craneheyman.com,
il4a@ecfcbis.com;slydon@craneheyman.com;ecrane@craneheyman.com
Glenn R Heyman, ESQ on behalf of Trustee Glenn R Heyman, ESQ gheyman@craneheyman.com,
il4a@ecfcbis.com;slydon@craneheyman.com;ecrane@craneheyman.com
Kyle T Dallmann on behalf of Joint Debtor Lori Marie Roberts ndil@geracilaw.com
Kyle T Dallmann on behalf of Debtor Keith Carson Roberts ndil@geracilaw.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 6